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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/349,517	07/08/1999	RUSSELL W. MCDONALD	1106-1	6725
23429	7590	05/02/2006	EXAMINER	
GREGORY SMITH & ASSOCIATES 3900 NEWPARK MALL ROAD, 3RD FLOOR NEWARK, CA 94560			COLBERT, ELLA	
			ART UNIT	PAPER NUMBER
			3624	

DATE MAILED: 05/02/2006

Please find below and/or attached an Office communication concerning this application or proceeding.



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09/349,517 JULY 8, 1999 RUSSELL W. McDONALD R250-001

EXAMINER

E. Colbert

ART UNIT	PAPER
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3624 09349517

DATE MAILED:

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner for Patents

Response to Applicants' Amendment

A Response to the Office Action dated 1/09/06 including (a) A Notice of Improper Request For Continued Examination and (b) A Notice Requiring Extension of Time Fees is improper and is hereby withdrawn in view of Applicants' evidence.

The amendment filed on 12/27/05 entered as Response After Non-Final Action and 02/02/06 entered as Supplemental Response is not fully responsive to the prior Office action because of the following omission(s) or matter(s): the Applicants' reply with the amendment filed 06/06/05 is objected to under 35 U.S.C. 132(a) because it introduces new matter into the Specification. 35 U.S.C. 132(a) states that no amendment shall introduce new matter into the disclosure of the invention. The added material which is not supported by the original Specification is as follows: page 1, "Appendix A: Replacement Specification for May 2005", line 8 recites "... loan broker enabling real estate agents, ...". This is not underlined as amended. Page 5 [27] is not in agreement with Appendix A: Replacement Specification for May 2005 Filling reciting "BEST MODE OF CARRYING OUT THE INVENTION" and Page 5 [27] Appendix B Markedup version of Replacement Specification for May 2005" reciting "DETAILED DESCRIPTION". Applicants' are respectfully requested to review the "substitute Specification" for other new matter (matter that was not in the Originally filed Specification besides the new description of the drawing figures). Applicant is required to cancel the new matter in the reply to this communication. Since the above-mentioned reply appears to be *bona fide*, Applicants' are given a time period of **ONE (1) MONTH or THIRTY (30) DAYS** from the mailing date of this notice, whichever is longer, within

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which to supply the omission or correction in order to avoid abandonment. Extensions of this time period maybe granted under 37 CFR 1.136(a).

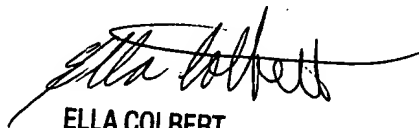
This action is **NON-FINAL**. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Tuesday-Thursday, 6:30AM-4:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 571-272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Ella Colbert

April 24, 2006


ELLA COLBERT
PRIMARY EXAMINER